

**UNITED STATES BANKRUPTCY COURT
Northern District of California (San Jose)**

In re: Majid Marhamat 18394 Montpere Way Saratoga, CA 95070-4746	Case Number: 10-59396 ASW 7 Chapter: 7
Debtor(s)	
Debtor/Joint Debtor Social Security Number(s): xxx-xx-7753	

DISCHARGE OF DEBTOR AND FINAL DECREE

It appearing that the debtor(s) is/are entitled to a discharge, **IT IS ORDERED:**
The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

It further appears that the trustee, Mohamed Poonja in the above-entitled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

ORDERED that the chapter 7 case of the above-named debtor is closed; that the Trustee is discharged and relieved of said trust.

Dated: 12/8/10

By the Court:

Arthur S. Weissbrodt
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Doc # 15

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor. [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0971-5
Case: 10-59396

User: admin
Form ID: ODSC7fi

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Total Noticed: 30

Date Rcvd: Dec 09, 2010

The following entities were noticed by first class mail on Dec 11, 2010.

db Majid Marhamat, 18394 Montpere Way, Saratoga, CA 95070-4746
smg CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880,
Sacramento, CA 94280-0001
smg Secretary of The Treasury, 15th and Pennsylvania Ave. NW, Washington, DC 20220-0001
smg +State Board of Equalization, Attn: Special Procedures Section, MIC:55, P.O. Box 942879,
Sacramento, CA 94279-0001
11247175 +Discover Bank, c/o Angela C. Dawson, Esq., 5120 Campus Drive, Newport Beach, CA 92660-2101
11247178 Employment Development Department, Bankruptcy Unit-MIC 92E, PO Box 826880,
Sacramento, CA 94280-0001
11247180 +Fiscal Agent of the Santa Clara County, Library District Joint Powers, 14600 Winchester Blvd.,
Los Gatos, CA 95032-1817
11247187 +Kaiser Foundation Health Plan, Inc., One Kaiser Plaza, Oakland, CA 94612-3610
11247189 +LHR, Inc., 56 Main Street, Hamburg, NY 14075-4905
11247188 +Lawrence Wu & Melea Men, c/o Stephen R. Oliver, Esq., Oliver & Stephenson, 2176 The Alameda,
San Jose, CA 95126-1144
11247191 Nissan Infiniti LT, c/o IFS Customer Service, PO Box 660360, Dallas, TX 75266-0360
11247192 +Nissan Motor Acceptance Corporation, c/o Severson & Werson, PC, One Embarcadero Center,
Ste. 2600, San Francisco, CA 94111-3715
11247193 +Rescomm Holdings No. 2, LLC, c/o Michael S. Polk, Esq., 20750 Ventura Blvd., #100,
Woodland Hills, CA 91364-6207
11247194 +Santa Clara County Tax Collector, 70 West Hedding Street, East Wing, 6th Flor,
San Jose, CA 95110-1705
11247196 +The State Board of Equalization, PO Box 942879, Sacramento, CA 94279-0001
11247197 +Unified CCR Partners, c/o Matthew W. Quail, Esq., 5200 N. Palm Avenue, #401,
Fresno, CA 93704-2227
11247199 +Unifund, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
11247201 +Western Sur. Co., c/o John L. Fallat, Esq., 523 Fourth Street, #210,
San Rafael, CA 94901-3349

The following entities were noticed by electronic transmission on Dec 10, 2010.

tr EDI: QMPOONJA.COM Dec 09 2010 22:53:00 Mohamed Poonja, P.O. Box 1510,
Los Altos, CA 94023-1510
smg EDI: EDD.COM Dec 09 2010 22:53:00 CA Employment Development Dept., Bankruptcy Group MIC 92E,
P.O. Box 826880, Sacramento, CA 94280-0001
smg EDI: CALTAX.COM Dec 09 2010 22:53:00 CA Franchise Tax Board, Attn: Special Procedures,
P.O. Box 2952, Sacramento, CA 95812-2952
reqntc EDI: RECOVERYCORP.COM Dec 09 2010 22:58:00 Capital Recovery IV LLC,
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
11247172 EDI: AMEREXPR.COM Dec 09 2010 22:53:00 American Express Credit Cards, PO Box 360001,
Fort Lauderdale, FL 33336-0001
11247173 +EDI: BANKAMER2.COM Dec 09 2010 22:53:00 Bank of America, 300 Ellinwood Way, Suite 201,
Pleasant Hill, CA 94523-4811
11247174 EDI: BANKAMER.COM Dec 09 2010 22:53:00 Bank of America, PO Box 15019,
Wilmington, DE 19886-5019
11342666 EDI: RECOVERYCORP.COM Dec 09 2010 22:58:00 Capital Recovery IV LLC,
c/o Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605,
Attn: Ramesh Singh
11247176 EDI: DISCOVER.COM Dec 09 2010 22:53:00 Discover Fin. Svcs., LLC, PO Box 3023,
New Albany, OH 43054-3023
11247178 EDI: EDD.COM Dec 09 2010 22:53:00 Employment Development Department,
Bankruptcy Unit-MIC 92E, PO Box 826880, Sacramento, CA 94280-0001
11247179 +E-mail/Text: BKNOTICES@EAFLLC.COM Equable Ascent Financial,
1120 W. Lake Cook Road, Suite B, Buffalo Grove, IL 60089-1970
11247181 EDI: CALTAX.COM Dec 09 2010 22:53:00 Franchise Tax Board, Bankruptcy Unit, PO Box 2952,
Sacramento, CA 95812-2952
11247186 EDI: IRS.COM Dec 09 2010 22:53:00 Internal Revenue Service, Centralized Insolvency,
PO Box 21226, Philadelphia, PA 19114
11247190 +EDI: MID8.COM Dec 09 2010 22:58:00 Midland Credit Mgmt., 8875 Aero Drive, Suite 200,
San Diego, CA 92123-2255

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11247177* Discover Fin. Svcs., LLC, PO Box 3023, New Albany, OH 43054-3023
11247182* Franchise Tax Board, Bankruptcy Unit, PO Box 2952, Sacramento, CA 95812-2952
11247183* Franchise Tax Board, Bankruptcy Unit, PO Box 2952, Sacramento, CA 95812-2952
11247184* Franchise Tax Board, Bankruptcy Unit, PO Box 2952, Sacramento, CA 95812-2952
11247195* +Santa Clara County Tax Collector, 70 West Hedding Street, East Wing, 6th Flor,
San Jose, CA 95110-1705
11247198* +Unified CCR Partners, c/o Matthew W. Quail, Esq., 5200 N. Palm Avenue, #401,
Fresno, CA 93704-2227
11247200* +Unifund, 10625 Techwoods Circle, Cincinnati, OH 45242-2846
11247185 ##+GreenPoint Mortgage Funding, 100 Wodd Hollow Drive, Novato, CA 94945-1424

TOTALS: 0, * 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0971-5
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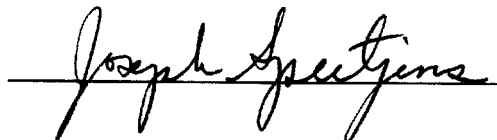
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.